operating hours of their local post office reduced to 10AM to 2PM. I don't care where you live, four hours of service is utterly inadequate. In a community nearby to Whitaker, the small, close-knit community of Jefferson Boro is currently being served by four different post offices. Can you imagine four different post offices delivering mail to one community of just over 3,000 households? In yet another part of my district, Rural Ridge has been trying to reach consensus with the U.S. Postal Service on what type of delivery best meets the needs of their community.

While the particulars of these cases are disparate, they all point to the need for greater participation on the part of affected individuals and communities in the decisions arrived at by the U.S. Postal Service. The Post Office Relocation Act is responsive to this need and lavs out a reasonable structure through which substantive discourse will occur and collaborative decisions will be reached.

At the risk of being repetitive, I will not outline every provision of the bill. I do however, want to briefly highlight some parts that I think embody the common sense approach taken by Representative Blumenauer's legislation. As a starting point, H.R. 1231 would require the U.S. Postal Service to give residents a 60 day notice before the renovation, relocation, closing, or consolidation of their post office. This notice can either be hand delivered or delivered by mail. In addition, a notice of such action must be published in one or more newspapers of general circulation within the zip codes served.

The Post Office Relocation Act does not stop with this good beginning, but also incorporates an allowance for any person affected to offer an alternative proposal and the requirement for hearings to be conducted. Finally, this bill revises the factors that are considered to include the sentiment of the community, whether postal officials negotiated with persons served, and the adequacy of the ex-

isting post office.

The Post Office Relocation Act will most assuredly add to the great amount of respect that we all hold for the U.S. Postal Service. I am hopeful that this discussion will lead to more members adding their support to this bill which currently has 49 cosponsors. I also want to offer my strongest encouragement to the Chairman of the Subcommittee on Postal Service to examine this most necessary bill as soon as possible.

Again, I want to recognize Representative BLUMENAUER for introducing H.R. 1231, the Post Office Relocation Act. I appreciate having this chance to express my support for the bill.

Mr. BLUMENAUER. Mr. Speaker, I am pleased to yield to the gentleman from Maine (Mr. BALDACCI).

Mr. BALDACCI. Mr. Speaker, I am pleased to stand in support of H.R. 1231, the Post Office Relocation Act. I am a proud cosponsor of this legislation and

urge its passage.

Rural areas like my district especially feel the pinch when the post office announces the move of a local office. Post offices in such rural areas are the social and information centers in the town, and are usually located in the heart of the business district. Downtown areas in rural America are often fragile and many local businesses depend on the foot and car traffic which post offices attract.

One town in particular, Castine, is a small coastal town that is the home of the Maine Maritime Academy, faced a similar dilemma. Castine's post office, one of the oldest continually operating post offices in the country, was built in 1814 and has changed very little over time. Probably to the Postal Service it looks like a dilapidated, inefficient place to conduct business. But to the citizens of Castine, it was a treasured facility, an historic sight, and the heart and soul of the community

It was Castine's bicentennial year and the townspeople were faced with losing a part of what makes their com-

munity so unique.

The Postal Service decided that Castine's office should be relocated out of the heart of downtown Castine, but the citizens had other ideas and many of them thought they could create the space needed to ensure quality mail service and they should not be shy about sharing them with the post office. And as a result of this outcry from the public and attention from national news organizations, the Postal Service reconsidered their proposal.

Mr. Speaker, this is good legislation. I appreciate being able to support the

legislation.

UNFAIRNESS IN TAX CODE: MARRIAGE TAX PENALTY

The SPEAKER pro tempore. Under the Speaker's announced policy of January 21, 1997 the gentleman from Illinois (Mr. WELLER) is recognized during morning hour debates for 5 minutes.

Mr. WELLER. Mr. Speaker, it is my privilege to be here before the House to discuss an issue that is so important to the people of the district that I represent. I have the privilege of representing one of America's most diverse districts, representing the south side of Chicago, the south suburbs in Cook and Will counties, bedroom communities like Morris, or the small town I live in, as well as a lot of cornfields and farm towns. Whether I am at the union hall, or the local VFW or the business and professional women's club or the local grain elevator, there is a common series of questions that my constituents ask time and time again:

Do Americans feel that it is fair that our tax code imposes a higher tax penalty on marriage? Do Americans feel that it is fair that 21 million married working couples with two incomes pay on average \$1,400 more in higher taxes just because they are married than an identical couple with two incomes that lives together outside of marriage?

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Do Americans feel that it is right, that it is fair, that our Tax Code actually punishes marriage and provides an incentive for divorce? In fact, really, for many married couples, the only way they can avoid paying the marriage tax penalty is to file the paperwork for divorce.

My colleagues, the marriage tax penalty not only is unfair; it is wrong that

our Tax Code punishes society's most basic institution: the institution of marriage. It punishes 21 million married working couples, on average, of \$1.400

Let me give Members an example of a south suburban couple, a couple I have the privilege of representing in the south suburbs of Chicago. This particular couple, we have a machinist. He works at the local Caterpillar manufacturing plant where they make heavy equipment like bulldozers and cranes and earth movers. This particular machinist makes \$30,500 a year.

Now if he is single, after the standard deduction and personal exemptions, this particular machinist is in the 15 percent tax bracket. Now say he and his girlfriend decide to get married, and his girlfriend is a tenured schoolteacher in the Joliet public schools. Say she is making an identical income of \$30,500. Now, if she stays single, she would also be in the 15 percent tax bracket.

But because this machinist at the local Joliet Caterpillar plant and this tenured schoolteacher at the local Joliet public schools decide to get married, just because they get married, they, of course, file jointly on their income taxes; and in that case, with this couple, this machinist from Joliet and the schoolteacher from Joliet, since they are married and file jointly, their combined income of \$61,000 produces the average marriage tax penalty of almost \$1,400.

Is that right that this south suburb couple, this working couple with two incomes, should pay higher taxes just

because they are married?

When we think about it, \$1,400 may be a drop in the bucket here in Washington, D.C. We do have a 1.7 trillion dollar budget. But for this working couple in Joliet, \$1,400 is one year's tuition at Joliet Junior College, it is 3 months' worth of day care at a local child care center and several months' worth of car payments, and it is also a significant portion of a downpayment on a home.

Mr. GEKAS. Mr. Speaker, will the gentleman yield?

Mr. WELLER. I yield to the gentleman from Pennsylvania.

Mr. GEKAS. Mr. Speaker, I commend the gentleman for bringing to the attention of the Members this very vital

At home. I have been saving that the surplus that we seem to be generating, part of that in tax cuts should go to alleviate this problem. So it fits well with the need to bring about some tax justice.

I thank the gentleman very much for bringing it to the attention of the House

Mr. WELLER. Mr. Speaker, reclaiming my time, I thank the gentleman from Pennsylvania, who I believe is a cosponsor of our legislation.

It is so important we look for ways to allow middle-class working families to keep more of what they earn. As we

look at the Tax Code we want to make the Tax Code fairer; and, clearly, eliminating the marriage tax penalty should be a number-one, must-do priority.

I am proud that 235 Members of this House are cosponsoring the Marriage Tax Elimination Act, which many have also said should be called the Working Women's Tax Relief Act, because in so many cases it is the woman's income which is taxed away with the marriage tax penalty.

The Marriage Tax Elimination Act is fairly simple legislation. It allows a married working couple with two incomes to have the choice, the power of choice to choose whether to file as two singles or to file jointly, as many married couples do today; and, of course, we give them that choice. The benefit of having that choice is not only as a married couple they get the benefit from the lower rates but, in this case, this machinist from Joliet and this tenured schoolteacher from Joliet would have the opportunity to avoid the marriage tax penalty.

My colleagues, this should be a bipartisan priority. Let us all work together.

HOUSE MUST VOTE ON CAMPAIGN FINANCE REFORM DESPITE SEN-ATE ACTION

The SPEAKER pro tempore (Mr. BARRETT of Nebraska). Under the Speaker's announced policy of January 21, 1997, the gentleman from California (Mr. MILLER) is recognized during morning hour debates for 5 minutes.

Mr. MILLER of California. Mr. Speaker, if all things go according to plan, in several hours the Republican leadership in the United States Senate will succeed in killing campaign finance reform in that body. This will be a tragedy of enormous proportions.

Regardless of what action the Senate takes, however, the House must be allowed to vote on campaign finance reform this spring. This Speaker has pledged that we will. Currently, it is still on the schedule.

I hope that defeat in the Senate will not mean that that will lessen the appetite for our leadership to bring this to the floor. The House should be allowed to debate, to offer amendments and to have a free and open discussion of how we reform the system that finances our elections.

Campaign finance reform is crucial not only to the democratic process in this House but it is crucial to all Americans. Because it is the lack of campaign finance reform that continues to allow vast amounts of money from industries to come into the Congress, to distort the outcomes of the democratic process and America's consumers to pay at the marketplace. They pay in higher pharmaceutical prices and drug prices because of campaign contributions in the extensions of patents. They pay higher cable rates because of campaign contributions. They see that the effort to reform HMOs, managed care practices in this country that the public finds unacceptable, are now being thwarted by a concerted campaign effort by the National Association of Manufacturers.

Time and again we see that public resources are sold cheaply because of campaign contributions by the affected industry, by the oil and gas industry, by the mineral industry, by the grazing industry, by the broadcast industry. Time and again Americans find that their tax rates are increased. They find that the costs they pay in the market-place are increased because of the influence of these large, large contributions to the politicians in the United States Congress.

The time has come to have an open debate and to pass campaign finance reform. If we do not, we will find that the consumers of this country, the taxpayers of this country, will continue to be the losers in this system. But, also important, we will continue to see the erosions and the underpinnings of our very democratic principles and our democratic institutions as the vast waves of soft money overwhelm what the decisions of local voters are in districts, the vast waves of soft money that very often are anonymous and that dictate the outcome of and influence the outcome of these elections.

The time has come for the Congress to be square with the American people. Not rig the outcome, as is being done in the Senate, but to have a debate where competing plans can be offered to the House.

Two weeks ago, 100 Democrats wrote Speaker GINGRICH to demand he honor the pledge to hold a bipartisan vote this spring. Earlier, 30 Republicans wrote to the Speaker calling for him to schedule a vote; 187 Democrats have signed a discharge petition calling for a fair and open vote on competing proposals on the House floor.

This should not be a structured debate so we only get one alternative. There are many good ideas on both sides of the aisle, and we ought to spend time. It is not as though this Congress is working hard. The French have been debating whether they should vote and work on a 35-hour workweek. This Congress has been working on a 35-hour month. So there is plenty of time to have this debate, to have it open, to let people participate and let them vote on these competing efforts to bring about campaign finance reform.

If we do not, we will go into another election where, at the end of that cycle, we will see a recurrence of the campaign scandals by both parties, by individual campaigns and by organizing committees. The American public deserves better than that. The time has come now to start to set out the parameters of that debate, and I look forward to statements by the Speaker and the majority leader as to how the debate will be handled in the coming months

BANKRUPTCY REFORM

The SPEAKER pro tempore. Under the Speaker's announced policy of January 21, 1997, the gentleman from Pennsylvania (Mr. GEKAS) is recognized during morning hour debates for 5 minutes.

Mr. GEKAS. Mr. Speaker, very shortly now we will be engaged in one of the most serious debates of the forthcoming remainder of the session, and that is on bankruptcy reform.

I see that the gentleman from Virginia (Mr. MORAN) is in the well here with me. He is one of the cosponsors, along with several others, of a bona fide bankruptcy reform measure that in this coming month of March will see four to five hearings, gaining testimony from every sector of our society, on the needs of the public and of the financial community, of the credit establishments and of the people who need a fresh start and really can use the bankruptcy laws to their advantage. And the best portions of all of those will be part of the hearings that we plan to hold.

How has this come about? The last time that the Congress acted on an overwhelming set of proposals for bankruptcy was 1978. Since that time, we have had ups and downs in the financial health of our society, but in the last year, even with an economy that seems to be ever moving upward, we had 1,300,000 bankruptcy filings. That is an outrageous number and one that has worried financial houses and institutions, lending institutions, and people from every walk of life for a variety of reasons.

How can it be that, with the economy continuing to draw strength, at the same time the curve of the economy goes up so does the curve of bankruptcy? There is something terribly wrong.

We have endeavored to put together a bill that would in some way try to restore the way Americans do business, a sense of accountability and personal responsibility in how they deal with their finances.

It appears that because of the statutes of 1978 it becomes a matter of financial planning many times for people to go bankrupt, a matter of convenience, a matter of how they can get out of a situation and keep all the materials, materials they have garnered over the years and still go bankrupt. So we have to fine tune it to bring this accountability.

What we do generally in this bill that we are proposing is to say that when a person really needs a fresh start and we acknowledge that that is the fact, that some people become so overwhelmed by debt, so incapable of meeting the emergency strains on their pocketbook and other factors, that they have no recourse but to go bankrupt. And we acknowledge that, and we conform to that, and we make it easy for people to do that. But we also then take the extra step to say that when an individual is or an entity is contemplating